

**Information to identify the case:**

Debtor 1 **Christopher A. Anderson**

Social Security number or ITIN **xxx-xx-6176**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **18-36139-KRH**

## Discharge of Debtor

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christopher A. Anderson  
aka Chris A. Anderson

April 11, 2019

**For the court:**

William C. Redden  
Clerk

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Christopher A. Anderson  
 Debtor

Case No. 18-36139-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: smithla  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Apr 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2019.

db +Christopher A. Anderson, 3500 Avocado Drive, Midlothian, VA 23112-3485  
 cr +PennyMac Loan Services, LLC, BWW Law Group, LLC, 8100 Three Chopt Rd, Suite 240,  
 Richmond, VA 23229-4833  
 14635821 +AT&T Wireless, Post Office Box 8758, Portland, OR 97207-8758  
 14635815 +Certegey Check Services, Inc., 11601 Roosevelt Blvd., Saint Petersburg, FL 33716-2202  
 14635826 +Dept of Ed / 582 / Nelnet, 121 S 13th St, Lincoln, NE 68508-1904  
 14635827 +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 14635817 +Equifax Check Services, Post Office Box 30272, Tampa, FL 33630-3272  
 14635819 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 14635818 +Experian, Dispute Department, P.O. Box 4500, Allen, TX 75013-1311  
 14635831 +First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499  
 14635834 +Glasser & Glasser, P.L.C., P.O. Box 3400, Norfolk, VA 23514-3400  
 14635836 +Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387  
 14635835 +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602  
 14635814 +TransUnion, P.O. Box 2000, Chester, PA 19016-2000  
 14635820 +TransUnion Consumer Relations, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000  
 14637613 +U.S. Attorney, 919 E Main Street, Suite 1900, Richmond, VA 23219-4622

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QHSHAIA.COM Apr 12 2019 06:48:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,  
 8550 Mayland Drive, Richmond, VA 23294-4704  
 14635822 EDI: CAPITALONE.COM Apr 12 2019 06:48:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14635823 +EDI: CAPITALONE.COM Apr 12 2019 06:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14662121 EDI: CAPITALONE.COM Apr 12 2019 06:48:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 14635816 +Fax: 602-659-2196 Apr 12 2019 04:06:07 ChexSystems, Attn: Consumer Relations,  
 7805 Hudson Rd., Suite 100, Saint Paul, MN 55125-1703  
 14635825 +EDI: WFNNB.COM Apr 12 2019 06:48:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 14635824 +EDI: WFNNB.COM Apr 12 2019 06:48:00 Comenity Bank/Lane Bryant, Po Box 182789,  
 Columbus, OH 43218-2789  
 14635828 EDI: DISCOVER.COM Apr 12 2019 06:48:00 Discover Financial, Po Box 15316,  
 Wilmington, DE 19850  
 14641716 EDI: DISCOVER.COM Apr 12 2019 06:48:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14635829 +EDI: DISCOVER.COM Apr 12 2019 06:48:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 14635830 +EDI: DCI.COM Apr 12 2019 06:48:00 Diversified Consultants, Inc., Attn: Bankruptcy,  
 Po Box 551268, Jacksonville, FL 32255-1268  
 14635833 +E-mail/Text: bankruptcy@firstelectronic.com Apr 12 2019 03:06:25 First Electronic Bank,  
 Geri A. Allison, Registered Ag, 2150 South 1300 East Ste 400,  
 Salt Lake City, UT 84106-4336  
 14635832 +E-mail/Text: bankruptcy@firstelectronic.com Apr 12 2019 03:06:25 First Electronic Bank,  
 Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271  
 14635837 EDI: PRA.COM Apr 12 2019 06:48:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502  
 14635838 +EDI: RMSC.COM Apr 12 2019 06:48:00 Synchb/ Home Design, P.O. Box 965030,  
 Orlando, FL 32896-5030  
 14635840 +EDI: RMSC.COM Apr 12 2019 06:48:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 14635839 +EDI: RMSC.COM Apr 12 2019 06:48:00 Synchrony Bank/ JC Penneys, Po Box 965007,  
 Orlando, FL 32896-5007  
 14659061 +E-mail/Text: electronicbkydocs@nelnet.net Apr 12 2019 03:05:25 U.S. Department of Education,  
 C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911  
 14635841 +EDI: VACU.COM Apr 12 2019 06:48:00 Virginia Credit Union, 7500 Boulders View Dr,  
 Richmond, VA 23225-4066  
 14635842 +EDI: VACU.COM Apr 12 2019 06:48:00 Virginia Credit Union, Attention: Bankruptcy Dept.,  
 PO Box 90010, Richmond, VA 23225-9010  
 14635843 +EDI: VACU.COM Apr 12 2019 06:48:00 Virginia Credit Union, Attn: Bankruptcy,  
 Po Box 90010, Richmond, VA 23225-9010  
 14651887 +EDI: VACU.COM Apr 12 2019 06:48:00 Virginia Credit Union, Inc., PO Box 90010,  
 Richmond, VA 23225-9010

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Virginia Credit Union, Inc., P.O. BOX 90010, RICHMOND, VA 23225-9010

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0422-7

User: smithla  
Form ID: 318

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Total Noticed: 38

Date Rcvd: Apr 11, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

Harry Shaia, Jr harryshaia@spinella.com,  
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.axosfs.com  
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov  
Kyle Thomas Libby on behalf of Creditor PennyMac Loan Services, LLC klibby@hillrainey.com,  
kyle.libby.bankruptcy@gmail.com  
Pia J. North on behalf of Debtor Christopher A. Anderson  
R44457@notify.bestcase.com;lawdesk.northlaw@verizon.net;northlaw@pianorth.com;Barbara@pianorth.co  
m;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;ki  
mberly@pianorth.

TOTAL: 4